



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

03C0

In re application of:

GULKO, Paul et al. :  
Appln. No.: 09/745,011 : Art Unit: 2181  
Filed: December 20, 2000 : Examiner: To Be Assigned  
For: **METHOD AND APPARATUS FOR  
PERFORMING INSURANCE  
INSOLVENCY OPERATIONS** : Docket No.: GFM-00101

**Certificate of Mailing**

I hereby certify that the foregoing documents are being deposited with the United States Postal Service as first class mail, in an envelope addressed to the Commissioner for Patents Washington, Office of Petitions, D.C. 20231 on this date of November 5, 2001.

*Tracey A. Newell*  
Name: Tracey A. Newell

**RESPONSE TO NOTICE OF INCOMPLETE NONPROVISIONAL APPLICATION**

Commissioner for Patents  
Office of Petitions  
Washington, DC 20231

Sir:

In response to the Notice of Incomplete Nonprovisional Application dated October 29, 2001 for the above-referenced patent application under 35 U.S.C. 113, Applicant respectfully submits the following:

1. A copy of the original drawings submitted on December 20, 2000;
2. A copy of the returned Post Card submitted on December 20, 2000 with the drawings;
3. A Petition for Original Filing Date to the Commissioner as indicated on the Notice of Incomplete Nonprovisional Application;
4. A copy of the Notice of Incomplete Nonprovisional Application received from the USPTO;
5. Return Receipt Postcard.

Although we believe that we have appropriately provided for any fees due in connection with this submission, the Commissioner is authorized to credit any overpayment or charge any deficiencies to/from our **Deposit Account No.**

**501136.** Two originally-executed copies of this form are being submitted.

Should there be any questions after reviewing this paper, the Examiner is invited to contact the undersigned at (617) 951-6661.

Respectfully submitted,  
HUTCHINS, WHEELER & DITTMAR

*Anne E. Saturnelli*  
Anne E. Saturnelli  
Reg. No. 41,290

Date November 5, 2001

Patent Group  
Hutchins, Wheeler & Dittmar  
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Boston, MA 02110



Docket No.: GFM-00101

Serial No.: Not Yet Assigned  
Filed: December 20, 2000

Inventor: Gulko, et al.

For: METHOD AND APPARATUS FOR PERFORMING INSURANCE INSOLVENCY  
OPERATIONS

The stamp of the United States Patent & Trademark Office placed hereon shall indicate the receipt  
of the following items:

New Patent Application with written descriptions (118 pages); 49 sheets of drawings; New  
Application Transmittal (in duplicate); Unexecuted Declaration; Request and Certification for Non  
Publication and this postcard.

**JCS 8 U.S. PRO  
09/745011 Date: December 20, 2000**

DWM  
Express Mail Label No. EL506929163US  
12/20/00  
NEW PATENT APPLICATION





## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
 UNITED STATES PATENT AND TRADEMARK OFFICE  
 WASHINGTON, D.C. 20231  
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/745,011	12/20/2000	Paul Gulko	GFM-00101

26339  
 HUTCHINS, WHEELER & DITTMAR  
 101 FEDERAL STREET  
 BOSTON, MA 02110

*Response to  
 Notice of Incomplete App.*

OC000000006989942



CONFIRMATION NO. 7233

## FORMALITIES LETTER

12-29-01

Date Mailed: 10/29/2001

## NOTICE OF INCOMPLETE NONPROVISIONAL APPLICATION

## FILED UNDER 37 CFR 1.53(b)

A filing date has NOT been accorded to the above-identified application papers for the reason(s) indicated below.

All of the items noted below and a newly executed oath or declaration covering the items must be submitted within **TWO MONTHS** of the date of this Notice, unless otherwise indicated, or proceedings on the application will be terminated (37 CFR 1.53(e)).

The filing date will be the date of receipt of all items required below, unless otherwise indicated. Any assertions that the item(s) required below were submitted, or are not necessary for a filing date, must be by way of petition directed to the attention of the Office of Petitions accompanied by the \$130.00 petition fee (37 CFR 1.17(h)). If the petition states that the application is entitled to a filing date, a request for a refund of the petition fee may be included in the petition.

- The application was deposited without drawings. 35 U.S.C. 113 (first sentence) requires a drawing "where necessary for the understanding of the subject matter sought to be patented." *Applicant should reconsider whether the drawings are necessary under 35 U.S.C. 113 (first sentence).*

*A copy of this notice MUST be returned with the reply.*

Customer Service Center  
 Initial Patent Examination Division (703) 308-1202  
 PART 1 - ATTORNEY/APPLICANT COPY

